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Social Service Series

Welfare Work by Corporations

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The Interest of Each
Is the Concern of All

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WELFARE WORK BY CORPORATIONS

By
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Published for the Social Service Commission of the Northern Baptist Convention

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WELFARE WORK BY CORPORATIONS

What the term "welfare work" means.

A common salutation among busy men is, "Well, how goes it?" The interest expressed by the neighbor finds its way into the industrial community and into our terminology of to-day through the verbal vehicle—"welfare work"—applied to organized thought and effort for the "well-faring," or "good going" in industry. Synonymous with welfare, technically, one reads "happiness," "prosperity," and Americans in seeking for a word or phrase that should aptly define in English what the Germans long ago called "*wohlfahrtseinrichtungen,*" interchange "industrial betterment," "betterment work," or "welfare work." At a national conference a few years ago it was defined as "that sort of human interest which tends to promote industrial efficiency."

One man, mistaking the term for the charity which is almsgiving, says, "I don't believe in your welfare work; give me my wages, and I will look

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after my own welfare." Just a misunderstanding of the word that is. Say to him, "We both tread this road, let's make it better"; his response is ready, "Sure, I'm with you." Welfare then takes on a different color; it's "good going" and "together."

Another manufacturer says, "Oh, this welfare work, I haven't any patience with it—just 'pink teas and frills.'" But he will show you through his factory, pointing out with pride the ventilating systems and the plans for distributing drinking water, and the sanitary workrooms, and while we exclaim, "But you are doing welfare work!" he deprecates the term and says, "Why, this is just common sense."

So it goes with the name which to many is a misnomer, but to the social student is OPPORTUNITY in letters of gold.

For the purposes of this article, we shall dignify the term by using its fullest familiar sound not as a dress, but as a vehicle; not as a furbelow, but as a field, and we shall with cheerful optimism ask of the unwritten records of the men and women of the corporations at work, "How goes it?"

German colony housing.

The origin of different activities or institutions affecting the working and social environment of men and women who earn their livelihood in factories, workshops, mines, or railroads is in Europe. Twenty

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or more years ago the great steel works of Frederick Krupp & Company, at Essen, Germany, afforded conspicuous examples of many phases of welfare work.

The men of this family maintained close personal relations with their workmen and co-operated fully in the work of building the thirteen colonies which, in 1902, were incorporated in one body.

One of the fundamental principles upon which the Krupps worked was that charity—as contributions—merely increased dependence, carelessness, and incompetence, but mutual helpfulness was a divine obligation.

The employer there is landlord, and it is said that leaders among the workmen support the theory of the Krupp colony management that it is not advisable for the workmen to own their homes, that a single ownership by the firm, which is satisfied with a two-per-cent. earning on its investment, gives the landed proprietor the power to enforce rules of order and cleanliness, promote educational work, and keep out undesirable elements. At Altenhof, the newest colony, one hundred and sixty cottages, and twenty-four two-roomed apartments for widows, supply free homes for invalid and disabled workmen.

One colony consists of six-family apartment houses, another has five hundred houses arranged to accommodate one, two, or six families, and Friedrichshof is beautiful with but two hundred single-family cottages of three to five rooms. Un-

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married workmen are housed in a four-story brick barracks, with a capacity of eighteen hundred, residence being compulsory unless the young man is with near relatives. There are also, for the better paid workmen, two bachelor homes, where the boarders choose the manager from their group and share costs, and in the town of Essen the Krupps own many houses, which are let to groups of unmarried workmen, all under central supervision.

The well-equipped public schools are supplemented by a private school, free to workmen's children. Stress is laid on the industrial training of girls, and the housekeeping school of the Krupps is a notable success. It costs the firm about five thousand dollars a year, which is considered a good investment, in the preparation of the girls to manage homes so well as to conduce toward making efficient and contented workmen.

There is a casino and a gymnasium, supply stores, and a hospital, eating-houses and bathhouses, small library, study-rooms, apprenticeship plans—more or less compulsory—and workmen's insurance, pensions, and savings institutions, doctors, and nurses. Toward many of these things slight fees are required from the employees, and the insurance plan is now an enlargement upon the government compulsory system, by means of which all three interested contribute, *i. e.*, the employee, the employer, and the State.

In a labor-bulletin report on this firm some years ago this statement is found: "As regards the effect

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of the expense entailed upon the firm by its various social enterprises, the firm is emphatic in its statement that it has been more than repaid by the better class of working men which they have been able to obtain and retain, and the absence of friction between the management and its personnel." This is testimony valuable and to the point.

The experiment in Budapest.

The institutions of the Royal Hungarian Machine Factory of the State Railroad, Budapest, are many and varied. A workmen's colony was started in 1869, adjacent to the machine factory, consisting of both one and two-story dwelling-houses with from six to eight family apartments in each. An inn with a workmen's dining-room is centrally located, and meals may be brought in or sent by relatives. Small portable ranges are provided for the purpose of warming food as well as serving to heat the room. An orchestrion, driven by electricity, furnishes music, and a stage is ready for speech-making or amateur entertainments. A singing club or choral society is maintained by the factory free of expense—space and all necessaries being furnished. There are two gardens with skittle-alleys and a roofed hall.

A reading-room with library is maintained at the expense of the factory, a kindergarten is open for the children of the work people, and a special Apprentices' Technical School.

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The factory has a well-equipped consulting room, with surgeons and a medical assistant in attendance. To avoid the spreading of skin diseases or other infections, a patented disinfection apparatus is at disposal for cleaning and disinfecting machinists' clothes. A sanitarium, capable of housing one hundred patients, was built in 1908 for the care of all tubercular or bronchial cases that might occur among their workmen.

Suction devices are employed for removing smoke and gases, dust from grinding machines, and other impurities from the air in the workshops.

During the summer months soda-water is distributed free of charge, manufactured at the plant, and in wintertime or on night shifts tea is supplied at cost price—four hellers a cup. (Five hellers equals one penny.)

The fire-brigade is maintained and trained by the factory, all the members are workmen, and special recompense is given them.

Workmen in service three years, who have reached the age of thirty-two, can claim an eight-day vacation every year, experts receiving full pay and day-laborers sixty per cent. At Christmas, festivities are always arranged for the children, and clothing and presents given them as a factory expense.

The company provides a pension fund to workmen permanently disabled who are of good conduct and have done good service, and an accident fund provides for workmen disabled by accidents.

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In Russia.

In Russia one finds many auxiliary movements connected with the factories, looking toward better things for the employees, which could not in that country, under its present government and traditions, be acquired by individual effort.

In France.

France makes a conspicuous contribution to welfare at the famous store—the Bon Marché—owned and managed until her death by Madame Boucicault. A joint stock company was founded, and a comprehensive plan devised by which employees could purchase shares.

The Provident Fund is kept up by yearly sums deducted by the company from its profits, and after five years in service, all employees become participators in this savings fund, personal accounts being opened and interest added at four per cent.

A retiring Pension Fund was endowed by Madame Boucicault in 1886, and female workers are entitled to a share, on reaching forty-five years of age with twenty years of service, men at fifty with same service. The minimum pension is six hundred francs, or one hundred and twenty dollars, and the maximum fifteen hundred francs, or three hundred dollars. No deductions from wages are made either for this fund or for the Provident Fund.

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In the great store there are many signs of care for the employees. All the employees receive the noon luncheon free in the extensive dining-rooms on the third floor, where five thousand five hundred assemble daily in separate rooms for men and women. The dinner consists of meat, vegetables, dessert, and a bottle of wine or beer.

Women employees who have no families in Paris are housed in an annex at the expense of the company. A rest-room, library, piano, and games are provided. Coffee, milk, and chocolate are served in the morning without charge.

A doctor gives free consultations daily. Free lessons in foreign languages are given, and distinguished pupils in the English class are sent to London for several months to perfect their knowledge.

There is a choral society and a musical organization, called the "Harmony," quite famous in Paris.

The announcement at the time of instituting the Provident Fund shows the spirit and principle which continues to actuate the directory in their many forms of welfare: "We are desirous at the same time of clearly demonstrating to them the close solidarity which should attach them to the firm. They will better understand that activity in their work, the care of the firm's interests, the economy of the material placed at their disposal, are all duties which turn to each one's benefits."

All over Europe manufacturers have been introducing into their factories and workshops for a quarter of a century improvements conducive to the

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comfort, health, and well-being of employees and extending their interest to the outside environments and opportunities which fill up the remaining cycle of a man's life after the bread-earning portion of the day is spent.

In England.

Of the happy, full life of the employees of Lever Brothers, Limited, at Port Sunlight, England, one could write volumes, but all their welfare work may be suggested by the name of their works magazine —"Progress." It tells you of long-service awards, of suggestion-bureau prizes, apprenticeship certificates, medical examinations, sick clubs, boys' brigade, amateur theatricals, gymnastics, swimming, Sunday classes, and music recitals.

At Bourneville, where the Cadbury Brothers have made cocoa since 1879, one finds a most beautiful village, founded by George Cadbury and devoted to the working people of the great cocoa industry.

The solution of the housing problem has received an admirable contribution in this suburban district, administered by a village council of which the elective members are all the workmen who are practical owners by virtue of ninety-nine-year leases.

The beauty of the factory grounds is famous, and in all their working plans the corporation regards three essentials—cleanliness, health of the workers, efficiency, and their happiness as well. The most modern hygienic ideals are realized. Spacious, well-

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lighted workrooms, pure atmosphere by thorough ventilation, washable uniforms, dining-rooms with meals at cost, rest-rooms, ambulance corps, recreation grounds, compulsory gymnastics for boys, swimming-baths, libraries, technical classes, domestic science school, clubhouse for office staff, brass band, musical society, camera club, fire-brigade, annual outings, pension funds, suggestion scheme, works magazine, sick benefit plan, youths' club, and savings fund, all form a part of the working life as well as the making of the living, and it is fully co-operative, not put on as a decoration, but put with the work as a necessary and integral part.

Progressive manufacturers and railroad and mining corporation managers of America and Canada traveling abroad to study shop and field methods quickly recognized the economic values in the improved physical surroundings.

Good natural light is cheaper than artificial illumination. Work done in rooms well lighted and heated is better than where poorer conditions exist. These men observed that comfortable chairs enabled girls to save time and strength, a few minutes' rest restored the poise of high-strung nerves and sent the worker back to her task refreshed—hence rest-rooms for women, first aid to the injured in a well-equipped hospital room saved the firm many a dollar, and loyalty became an added asset to the firm. Can you count on your men? be assured some form of welfare work is going on between you. Will you stand by your employer? then you

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believe in welfare work, and somebody is finding "good going" and help along the way.

In America.

Early in 1900 the American Institute of Social Service, formed of men and women interested in improving social and economic conditions, numbering among its group a few representatives of great industries, stimulated considerable thought on the subject of Industrial Betterment by bulletins, lectures, and public meetings, and the issuing of a magazine called "Social Service," chiefly devoted to welfare work in industry: In 1904 the Welfare Department of the National Civic Federation was formed in New York, with a directorate representing many conspicuous leaders in the industrial world. The aim of the department fairly defined the opportunities in the field already entered and wherein fruit was already enjoyed by leaders in the American application of the European methods.

But the great and growing corporations were not waiting for either of these organized bodies to point the way; the Pennsylvania Railroad, for example, has been operating a relief department, pension, and savings plan for twenty years, while as early as 1880 the Baltimore and Ohio Railway had organized its Employees' Relief Association, adding a pension plan in 1884, and in 1889 the Chicago, Burlington and Quincy followed with its voluntary relief department.

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The comptroller of the Pennsylvania road, M. Riebenack, said in 1905, in his book on "Railway Provident Institutions in English Speaking Countries," that railway officials are generally interested in welfare work and are giving it close observation and study. At the close of 1903 the expenditure of the road during the single year for provident work, according to Mr. Riebenack, scheduled as: relief department, pension department, hospital service, savings fund, Young Men's Christian Association railway branches and libraries and reading-rooms, totaled nine hundred and forty thousand dollars, of which it is interesting to note sixty-two thousand dollars was administered through the recognized channels of the Y. M. C. A.

The term "provident institutions," as used by him, may well be interchanged for "welfare work," as the factors are—so the author says—the chief avenues from which are drawn the most desirable grounds of activity between employer and employee; the chief sources which are the means of directly improving and bettering the condition of the employee generally, creating and sustaining a happy co-operation between these two inseparable interests.

What is welfare work in detail?

As generally defined, welfare work comprehends: (1) Special consideration for physical health, safety, and comfort wherever labor is performed. (2) Opportunity for recreation. (3) Educational

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advantages. (4) Provision of suitable sanitary homes. (5) Provident funds, insurance, pensions, savings, loans, etc.

The railroad corporations frankly say all this work is generally the same, and the problem is the application to the local industry of the features which will help solve in efficiency and happiness the difficulties of production.

Since this paper is confined to corporations, I can take only a few as illustrations and leave the many concerns that have multiplied efforts, and through failure and success are finding the rational way to more ideal conditions of labor.

National Cash Register Company.

In the Central States an example is the National Cash Register Company, of Dayton, Ohio, which has done very comprehensive work in years past. In 1901 its magazine, the " N. C. R.," was in its fourteenth volume—full of inspirational subjects for co-operative team work.

In a civic way this corporation revolutionized that part of Dayton, where the factory buildings and grounds to-day are truly beautiful with flowers, gardens, vines, artificial lake, winding paths, handsome structures, and trees. This is a constant object-lesson to the employees and has its effect on their homes.

Lunch-rooms, educational classes, suggestion system with prizes, children's gardens, outings, maga-

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zines, mottoes on the walls—scores of things were planned and put in operation by the Pattersons for the small army of men and women who were concerned in making cash registers.

The history of their fifteen or more years of progress is stimulating reading and, like the old-fashioned story, has its moral. Perhaps the Pattersons were "ahead of the times," perhaps the employees were not abreast, and perhaps paternalism was too pronounced for the wide-awake Ohio city; but, whatever the philosophy, the facts are that while welfare work decorated it did not here cement. There was a strike of the employees; the city of Dayton was backward about permitting opportunities for the growth of the factory and development of the grounds which Mr. Patterson thought necessary, and disappointment and bitterness resulted. Many of the "extras" have been abandoned. Experience suggests slower methods of acquaintance and less evidence of personal oversight into the life of the individual worker while still maintaining scrupulous sanitary care of the physical working conditions, retaining nurses and physician at the buildings, continuing the allotment of gardens in summer, and such other expressions of the "humanities" as are apparently welcomed by the group of men and women workers.

They have pioneered admirable work, and if the pace set was too swift for the crowd, more practical running suggested by experience justifies certain staying qualities.

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Colorado Fuel and Iron Company.

Quite a different proposition spread before a Western corporation. In 1900 the Colorado Fuel and Iron Company, through its sociological department, was fusing the elements in its diversified field into a constituency that should accomplish fixed dividends for the company and unlimited returns to the seventeen hundred men on their payrolls, welfare work having been carried on for many years previous, but without organization. Forty properties, consisting of various mines, rolling mills, and steel plants in Wyoming, Colorado, Utah, and New Mexico, formed a field of physical magnitude for the social work which presented a difficult problem.

How they established schools and built houses, organized industrial classes and exhibited model homes, circulated libraries and gave lectures on hygiene and sanitation, built clubhouses, opened a hospital—is fascinating reading in the reports of Dr. Richard W. Corwin, who, as general manager of the sociological department, has not alone done pioneer welfare work in the United States, but remains a constant, steady promoter of the things that "help men to see the joy in their work for its own sake."

Doctor Corwin said: "Sociology is not a passing fancy or a matter of sentiment. It is in an evolutionary stage, and a thing to be carefully worked out in its many phases. Each place has its own peculiar conditions and must be met differently. Even that which has succeeded one season meets with failure

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the next. The effect of social betterment may be seen at once, but its greatest good comes later."

Cleveland Cliffs Iron Company.

Up in northern Michigan the Cleveland Cliffs Iron Company is interpreting a spirit of practical good will through welfare work under the direction of a social secretary. Workmen's insurance, visiting nurses, first aid to the injured, and social clubhouses are some of the avenues through which the stream of human interest flows with no sentimental gush, but with steady practical purpose to make better working and living conditions for workmen who shall in turn render more efficient service.

New York City Railway Company.

In teeming New York the City Railway Company is doing practical work under the guiding hand of its president, Herbert H. Vreeland, in its clubrooms for men, its relief association, and library privileges.

Chicago Telephone Company.

The Chicago Telephone Company, with its small army of young women operators, disclaims doing welfare work, but a visit to some of their offices refutes the statement. Rest-rooms and lunch-rooms, hospital rooms and nurse, choral society and promo-

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tion plans, prizes and libraries, educational talks and a benefit association, all are phases of welfare work, call them by what name you choose.

International Harvester Company.

When the McCormick Harvester Company commenced operating a twine mill with female workers, they employed a matron to have charge of a lunch-room and rest-room for these girls, who were largely foreign born and non-English speaking, and the present organized welfare work of the International Harvester Company has been an evolution from the beginnings in 1900 promoted at the McCormick works by Miss Gertrude Beeks, now secretary of the welfare department of the National Civic Federation.

Since the formation of the International Harvester Company, with the co-ordinating of fifteen or more different plants in several States, welfare work has come quietly to be considered an integral part of the organization. No frills, the practical men of the management say, but human interest one with another, safety and sanity, thrift and thoroughness, industry and ideals. That it is not a thing "put on" with the Harvester Company, but really put into the inner executive principles, is shown by the present Advisory Board of Welfare, consisting of all the superintendents of the works, one man from the executive staff, one sociological specialist, and one business-trained wo-

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man, all experienced in the industry. From the experience of others they welcome counsel and example to add to their own initiative in the extraneous subjects composing a limitless field for welfare work in this corporation, and in what the officers term the primary essentials—sanitation and safety—they focus the thought of the best skill they can discover and employ.

An executive committee elected from this Board meets at frequent intervals to review conditions, receive reports, and consider suggestions on any phase of welfare relating to either one or all of the several groups of employees of the company. The scope of this committee comprises pensions, working-men's insurance, savings, profit sharing, industrial education, housing, recreations, and neighborhood civics, as well as primary working conditions of safety and sanitation, and the work promoted aims to be practical and permanent, emphasizing the importance of having the men "with you."

Where women are working a matron is employed to have charge of the special accommodations provided for them in the way of toilet-rooms, lockers, dressing-rooms, and rest-rooms. She co-operates with department foremen in enforcement of all shop rules, paying special attention to instructions regarding wearing apparel, carelessness in working about machinery, and the personal conduct of a girl with her co-workers. If a girl is wearing a ragged sleeve, a torn skirt, or loose apron-strings, the matron explains to her the danger of getting

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caught by these loose ends while moving about her swift-running machine, even though the dangerous parts of the machines are well safeguarded. She has, at the same time, an opportunity to give many lessons on order and neatness—lessons which help to make the factory girl a more efficient housewife when she leaves the mill to marry and to make a home, as the majority do.

Not alone does the matron assist in maintaining good sanitary and safety conditions, but she takes charge of the lunch-rooms provided for the girls. Coffee is served at the noon intermission in a pleasant room where all the girls are required to assemble, and the coffee may be bought at one or two cents per cup; or, if the girl prefers, she may bring her coffee and luncheon from home. If the girls live at home or in boarding-houses they usually bring a luncheon with them, which they supplement by a piece of pie or fruit at one or two cents, or occasionally in hot weather, ice-cream may be bought for about the same price. A full dinner may be bought for from eight to fifteen cents, the quality being absolutely good and the quantity sufficient for the appetite of the sturdiest.

It is to the matron that a girl goes who is ill or meets with a minor accident or has a grievance, and she recognizes in her a friend and helper. She must be a woman of poise and judgment, and the opportunities are limitless that come to her for helping to lubricate the wheels that form the invisible gearing among a group of women of different ages and dif-

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ferent nationalities,—the foremen with the necessary instructions which shall bring about efficient work, the home environment which influences the health and spirits of the women workers, the recreations after hours which help to make or mar the life—in all these the matron may become, and does become, a potent factor for good. If she can speak more than one language she is better equipped for service than if confined to English, and the greater knowledge she has of machinery and the principles of hygiene and sanitation, coupled with a sense of the necessity of the output, and with all the rest a vital sense of human interest in her fellow-workers, the more service will she be able to render to the company, to the employees, and to the widespread sociological betterment movement.

The moral force of a good matron associated with the women workers as a principle of the managing organization is not to be underestimated. The Harvester Company recognizes the obligation which comes with the increasing number of women workers, and demands a high standard of moral protection as well as safeguarded machinery, superior ventilation, available seats in workrooms, etc.

The primary work of the matron is in the factory, but she, in co-operation with the visiting nurses, opens many ways of friendship and social progress to the working girls who, during their eight or ten hours of labor, are under her supervision.

Three visiting nurses are now employed at the expense of the company, their entire time be-

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ing spent in visiting sick or disabled employees or members of their families. They follow up at the homes the care the doctor has given at the emergency hospital at the works. They dress a burn or bandage a wound or give a typhoid-fever patient a bath, take care of a sick mother, or transfer a convalescent to some camp or home, get a tent for a tubercular boy or a porch bed for some failing girl, teaching sanitation and protection and blessed humanity as they go their neighborly, useful rounds. The nurse does in a hundred ways the kindly acts that each man wants to do for his employee and his neighbor, but which must in the large corporation be "by representation" or be left wholly uncared for and undone.

First-aid or emergency hospitals are, at all the large works, in charge of trained nurses or graduate physicians. No matter how slight the injury sustained, an employee who is hurt is expected to go to the first-aid room for attention. The prompt attention saves the man in many cases from serious results, by preventing infection and inflammation. This service is at no expense to the employee, who, after emergency care, is frequently able to go back to his work without delay.

At smaller works first-aid boxes are found in places indicated, usually foremen's offices, and a number of men are trained to give efficient first-aid service. Lectures are given from time to time by physicians to classes of picked men, and the elementary steps of "what to do till the doctor

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comes" are carefully taught by text and illustration.

But while immediate care and full follow-up service is adequate and good, the stronger policy is the one of preventing the accident or the sickness, in so far as factory conditions can be made safe and civic living environment influenced. To arrive at the best conditions employer and employee must work together. It is an obligation upon the employer to provide safeguards, but they avail but little if the employee will not conform to the order of things and use the guards and the means of protection against accident. Signs are posted, bulletins are distributed from time to time, descriptions of actual accidents and how they might have been avoided are circulated, and books of rules printed in different languages are in the hands of every employee.

Originally the propaganda against accidents was in self-defense with all companies that used machinery, but in recent years it has broadened out into more humanitarian lines, and the work of prevention in most of the large corporations is at present being taken upon a scale that could not have been dreamed of in this country a few years ago.

In every one of the Harvester factories there is an expert inspector detailed to the subject of safety. At some works, in addition to the special inspector, there is a safety committee, charged with the responsibility of the entire plant, and such committee

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devotes time each week to hearing the reports of the inspector or inspectors, to studying the causes of accidents and devising means to prevent their repetition. Guards are constantly being improved and new ones devised. The technical features of this work, a statement of the rules, the specification of the danger points, and lists of appliances for protecting saws, gears, cranes, elevators, etc., would make a volume only interesting to the men who are in contact with the work. The spirit is evident—progress and prevention—and if the alert body of men who are engaging so much of their time on this important subject fail to show a decrease in the percentage of accidents, it will not be because of indifference or inefficiency. Statistics borrowed from the older countries show that more than forty per cent. of the total number of industrial accidents are recognized as a natural hazard of industry and non-preventable. It is said that one-third of all accidents are directly chargeable to carelessness or negligence on the part of the workers themselves. The rules and cautions, concerning which all employees are urged to inform themselves, should show an appreciable lessening of disability accidents with their consequent social and economic waste.

The Great Steel Corporations.

This great welfare subject is receiving an unlimited study by all corporations—notably, besides the Har-

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vester Company and the railroads, the Illinois Steel Company and the United States Steel Corporation. The latter company organized within a year a central safety committee to which local safety committees in the subsidiary companies report at stated and frequent intervals. Drawings, photographs, rules, models, specifications, and reports are considered, and, through the committee, brought to the attention of the entire group. It is felt that the attitude of the men throughout the plants toward safety matters has changed favorably since these committees were established. A recent number of "The Survey" contains a comprehensive article on some of the concrete evidences of safety provisions in the United States Steel Corporation.

It is true that legislation is actively interested in the subject, but the remedy for the woes of the casualty list is coming from the corporations themselves, through their safety inspectors and safety committees and the spirit of fellow-servant responsibility which must be instilled in the minds and expressed in the conduct of the employees.

On May first of 1910 the Steel Corporation installed a plan for relief of men injured and for the families of men killed in work accidents. It stated in its announcement that the payments it proposes are for relief and not as compensation. Definite standards of compensation are set, and it is proposed to carry out a consistent policy of medical and hospital treatment and relief adjustment, which shows a distinct advance in the attitude of

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corporations to the subject and is quite in advance of all present legislation.

The International Harvester Company Benefit Association.

The Harvester Company's Employees' Benefit Association was organized September 1, 1908, and has a membership of over twenty-five thousand men and women. According to the plans, the company made a contribution sufficient to cover all expenses of administration, necessary hospital care, physicians, etc., and guaranteed the fund, and employees joining it voluntarily paid to the association two per cent. of their wages, payable on each pay-day. The plan of the association covers benefits in case of disability from either sickness or accident, and a certain sum in case of death from any cause except drunkenness or disorderly habits, no discrimination being made between accidents at work or not. The much-discussed release clause was omitted from the plans of the association, and an employee disabled by accident at work was privileged to draw benefits and still proceed legally against the company if he chose.

As late as May, 1910, an advance was made on the already liberal plan of the Benefit Association by creating an Industrial Accident Department. A special feature of the plan is a clause prohibiting the payment of benefits where the injury is due to the intoxication of the employee or to his failure to

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utilize the safety appliances provided by the company, or to gross or wilful misconduct. The company, without any contribution from the employees, under this plan, will pay, on account of accidents at work:

In case of death: Three years' average wages, but not less than fifteen hundred dollars nor more than four thousand dollars.

In case of loss of hand or foot: One and one-half years' average wages, but in no event less than five hundred dollars nor more than two thousand dollars.

In case of loss of one eye: Three-fourths of the average yearly wages.

In case of other injuries: One-fourth wages during the first thirty days of disability; if disability continues beyond thirty days, one-half wages during the continuance thereof, but not for more than one hundred and four weeks from the date of the accident. Thereafter, if total disability continues a pension will be paid.

The one-fourth wages paid by the company during the first thirty days of disability will be increased to half-wages in favor of employees who make the following contributions:

Employees earning fifty dollars a month, or less, six cents per month; more than fifty dollars and less than one hundred dollars, eight cents per month; more than one hundred dollars, ten cents per month.

It is estimated that these contributions, together with the one-fourth wages paid by the company, will

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be sufficient to provide half-pay for all injured employees during the first thirty days of disability. If experience shows that the employees' contributions are more than sufficient for this purpose, then the employees' contributions will be reduced accordingly.

Deductions to cover the employees' contributions for benefits during the first thirty days of disability under this plan will (unless the employee gives to the works superintendent or Board of Management written notice to the contrary) be made from the employees' wages on regular pay-days on the following basis: Employees earning fifty dollars or less per month, six cents per month; earning more than fifty dollars and less than one hundred dollars per month, eight cents per month; earning more than one hundred dollars per month, ten cents per month.

The company earnestly desires the co-operation of its employees in the payment of benefits for the first thirty days of disability, because it wishes every employee to assist in the prevention of accidents. The company has expended large sums in safeguarding machinery and in the effort to protect its employees from injury, but without the active co-operation of the employees many accidents cannot be avoided. Under this plan the company and the employees equally divide the payment of benefits during the first thirty days of disability, and thus every employee becomes financially interested in guarding against accidents and in seeing that his

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fellow-workmen are equally careful. It is hoped that this mutual interest will lead to active co-operation on the part of the employees, and that thereby accidents will be reduced to a minimum.

Records show that sickness disability is a greater economic loss to a wage-earner than is accident disability, and members of the Employees' Benefit Association, by monthly payments of one and one-half per cent. of their wages, are entitled to sick benefits for a term of fifty-two weeks, or for accident benefits if accident occurred outside of work. The details of these plans were the result of study on both continents, and while administered by employees elected jointly with members appointed, are financially guaranteed by the company.

Pensions.

September 1, 1908, also saw the inauguration of a pension plan, toward which the employees make no contribution, but which promises a fixed life income to an employee who has been in service twenty years and is fifty years old, if a woman, or sixty-five if a man. The directors in their announcement say it is an evidence of their appreciation of the fidelity, efficiency, and loyalty of their employees who, by long and faithful service, have earned honorable retirement.

More than fifty employees have been retired on pensions which, according to the plan, shall not be less than eighteen dollars a month or exceed one

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hundred dollars, the rate of allowance being one per cent. for each year of service of the average pay during the last ten years of employment.

Profit sharing.

Profit sharing is also available to the wage-earners on definite plans for subscribing and paying for stock on monthly instalments, interest and profits to follow the stock, and co-operation which must be real, growing naturally.

Clubhouses.

As to clubhouses, they may be found in Chicago at the McCormick and Deering Works. Expenditures of more than one hundred thousand dollars have built and equipped these spacious buildings for the social use of the employees of the neighborhood. They are managed by committees elected from the factory by the men, the company placing the properties at their disposal without rentals or charges for heating or light.

There are libraries and classrooms, billiard tables and bowling alleys, shooting galleries and gymnasium apparatus, dining-rooms and shower-baths, and an audience room which may serve for a mass meeting, a lecture, a moving-picture show, or a dance.

Without liquor and with gambling forbidden, with the men on their honor to keep their own recreation centers first class, these factory assembly

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houses are proving safe and enjoyable additions to the social life of many workers. If it were not for the problem of speech in different nationalities represented at the Chicago works, they would doubtless attract many more. Where factories are not located in large cities the social problem is not so difficult. There is more fusion of the people in a small town. Where neighbors have the same interests in work they have central interests in the affairs of life that surround work, schools, parks, churches, assembly halls, and the like are accessible to all and common to all. Children play together, grow up together, work and live without distinctions of class or condition, and co-operative plans are more readily understood and their factors assimilated.

Small clubrooms toward the equipment of which employees and the company contribute, athletic fields set aside from corporation property, serve the purpose of a common meeting ground in a number of smaller cities where the Harvester corporation has a factory located. The mutual acquaintance and the better understanding which these social opportunities afford is considered ample justification or explanation for the interest manifested on the part of employers in the extension of recreation opportunities. The spirit of play is recognized as advantageous to a man's working efficiency, and it is not unusual to find one or more of the officers of the company joining in sports or outings with the men of the factory, who are sometimes called "the

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hands," but whom the president of the Harvester Company referred to at the dedication of the Deering Clubhouse as "members of our firm."

To fully appreciate what the clubhouses may mean they should be seen when the men are there with their families, or when the classes are in session on one floor and an exciting bowling contest is on in the basement, or when the pretty foreign girls of the twine mill or foundry core-room are giving a dance in the assembly hall.

One group finds an expression outside of working hours through the clubhouses, another seeks some other avenue. In St. Paul, Minn., the girls employed in the twine mill and their matron co-operate with the Young Women's Christian Association, using their library and competing in contests in the association gymnasium.

At one factory you will find trees and vines and flower-beds; at another, shower-baths and soap and towels—sanitary drinking-cups here and sanitary spittoons there—a shop class in mathematics in working hours at one Chicago plant, and at another a few foreign men learning English at a settlement house maintained by corporation money. Lunch-rooms are available wherever groups can be formed and the need is evidenced.

Outings.

In Milwaukee there is a distinct civic note of progress in good-fellowship when the Harvester

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Band draws a complimentary crowd of twenty thousand to hear a concert in the park of a summer evening.

No excursion goes to Niagara Falls in the summer more electric with good spirits of the fifteen hundred men and their families than the picnic group of the Hamilton, Canada, Harvester employees.

In Auburn it was the Italian orchestra, assembled from the machines and the flax bales, that made glad the day before Christmas noon hour, and at the Deering Twine Mill when, on Washington's birthday, the matron arranged a little dance in the mill from five to eight o'clock, the girls thought it was to remember her birthday. And the foremen all stayed and helped to make a happy time—joy in work—welfare or good going.

Not philanthropy, these corporations say—not charity—just common sense applied with honest purpose and a little money. It's good business. Verily, one may read behind the words and recall, "What shall it profit a man if he gain the whole world and lose his own soul?"

Purpose of welfare work.

Christian men are at the wheel of many of the corporations as well as smaller business interests. They are men of long vision, and they glimpse the future and steadily trim the ships for ports of success to make harbor with all hands on board.

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It is more than probable, for instance, that the International Harvester Company men have heard in their lifelong association with harvest fields that scriptural doctrine, "As a man sows, so shall he reap," and in their fields, which are the great works where the machines and twine and engines come forth by daily wages of toil, these men are sowing for industrial efficiency and for a fuller representation of the spirit of gladness as expressed by the sage: "There is nothing better than that a man should rejoice in his own works, for that is his portion."

To give a list of the corporations and firms in the United States that are doing some sort of welfare work would be like compiling a city directory.

The majority is in one way or another expressing a human interest that is real—that is valued as understood by the employers, by the labor unions, by the individual workers, and by the home-keepers and home-makers—the wives and children.

Sane, wholesome welfare work is in the labor horoscope to stay, and as students and practical men and women, men of finance and men of labor leadership co-operate together, brotherhood finds a way into expressive life, whether it is by whitewash on a wall, a safeguard on a machine, a pension for an old man, or protection of morals for a factory girl.

It's not a fad, it's real purpose, and if the dignity of labor is upheld anew by the improving environment and the hope of the future is made more assured by this concrete expression of what, for want

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of a better term, we call welfare work, the failures will be counted but as helps toward ideals, and the successes will be reckoned as worth the patient endeavor of all.

Is welfare work worth while? Does it pay? Is honest endeavor good for a man? Is life worth the trouble? Does the sun shine?

Then I say, pass on the salutation, "How goes it?" and listen to the answer, "Welfare work means good going," and as we are fellow-travelers toward eternity, let us lay hold on what shall make smooth the path—not you for me, not the employer for the employee, but with one another. It pays—real dollar-and-cent dividends, and real values that cannot be measured by yardstick or weighing scale. It's common sense and good business and sentiment and living religion all fused in the one caldron of opportunity.

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